

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In Re Application of: Mostowfi

Confirmation No.: 3275

Serial No.: 10/715,014

Group Art Unit: 3692

Filed: 11/17/2003

Examiner: Graham, Clement B.

Docket No.: 821922-1010

For: **Debt Collecting and Financing Method**

**RESPONSE TO NON-FINAL OFFICE ACTION**

Mail Stop - Amendments  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

Sir:

The non-final Office Action mailed August 10, 2007 has been carefully considered. In response thereto, please enter the following amendments and consider the following remarks.

**AUTHORIZATION TO DEBIT ACCOUNT**

It is not believed that extensions of time or fees for net addition of claims are required, beyond those which may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 C.F.R. § 1.136(a), and any fees required therefor (including fees for net addition of claims) are hereby authorized to be charged to deposit account no. 20-0778.